

Certificate Number: 16581-PAE-DE-028405022

Bankruptcy Case Number: 16-16269



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 25, 2016, at 11:44 o'clock PM PST, Evelyn Rivera completed a course on personal financial management given by internet by \$\$\$eduCreations, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: November 26, 2016 By: /s/Danette C Banyai

Name: Danette C Banyai

Title: Manager